

AMENDMENTS TO THE CLAIMS

In the Claims:

Please amend Claims 1-20 and cancel Claim 21 without prejudice. A complete copy of the claims including marked-up versions of each claim which is amended in this Amendment appears below.

1 1. (Currently Amended) An electronic bill presentment and payment system,  
2 comprising:

3 a. a database capable of storing data relating to a plurality of bills sourced from a  
4 plurality of billers, and corresponding to a plurality of consumers;

5 b. ~~processing capacity~~ a bill data processor coupled to said database, said bill data  
6 processor being capable of converting data received from said plurality of billers into a  
7 format compatible with said database;

8 c. ~~processing capacity~~ a bill report processor coupled to said database, said bill  
9 report processor being capable of allowing at least some of said plurality of billers to  
10 review and obtain reports in real time from data relating to said billers and the status of  
11 said biller's bills stored in said database;

12 d. a bill security element which prohibits access to said database inaccessible to by  
13 any entity not having encrypted access to said database; and

14 e. ~~processing capacity~~ a portal interface element coupled to said database, said  
15 portal interface element being capable of supporting a plurality of visual interfaces each

16 associated with a different web portal or bill presentment and payment website, each  
17 visual interface being supported by a web portal or bill presentment and payment website  
18 different from other of said visual interfaces, each of said visual interfaces ~~capable of~~  
19 allowing a consumer to review and pay said consumer's bills and thereby change  
20 information in said database only if said consumer has been authorized access to said  
21 database by a credit verifier.

1 2. (Currently Amended) ~~A system according to claim 1~~ An electronic bill  
2 presentment and payment system as defined in Claim 1, further comprising ~~processing~~  
3 ~~capacity~~ a bill payment processor capable of communicating with a plurality of financial  
4 institutions in order to couple said financial institutions to said database in order to  
5 facilitate payment of bills.

1 3. (Currently Amended) ~~A system according to claim 1~~ An electronic bill  
2 presentment and payment system as defined in Claim 1, further comprising ~~processing~~  
3 ~~capacity~~ a bill payment processor capable of communicating with a plurality of payment  
4 facilitators in order to couple said payment facilitators to said database in order to  
5 facilitate payment of bills.

1 4. (Currently Amended) ~~A system according to claim 1~~ An electronic bill  
2 presentment and payment system as defined in Claim 1, in which said bill security

3 element is adapted to utilize a third party credit verifier is a third party as said credit  
4 verifier.

1 5. (Currently Amended) ~~A system according to claim 1~~ An electronic bill  
2 presentment and payment system as defined in Claim 1, in which said ~~processing~~  
3 ~~capacity coupled to said database supporting a plurality of visual interfaces employs~~  
4 portal interface element is adapted to employ HTML transmissions.

1 6. (Currently Amended) ~~A system according to claim 1~~ An electronic bill  
2 presentment and payment system as defined in Claim 1, in which said ~~processing~~  
3 ~~capacity coupled to said database supporting a plurality of visual interfaces employs~~  
4 portal interface element is adapted to employ XML transmissions.

1 7. (Currently Amended) ~~A system according to claim 4~~ An electronic bill  
2 presentment and payment system as defined in Claim 4, in which each said consumer is  
3 authorized access to said database by a credit verifier during a particular consumer  
4 session on a said visual interface; interface only after an interactive session between said  
5 electronic bill presentment and payment system and said credit verifier which occurs  
6 during said consumer session.

1 8. (Currently Amended) ~~In an~~ An electronic billing presentment and payment system  
2 comprising:

3 a. a database capable of storing data relating to a plurality of bills sourced from a  
4 plurality of billers, and corresponding to a plurality of consumers;

5 ~~b. processing capacity~~ a bill data processor coupled to said database, said bill data  
6 processor being capable of converting data received from said plurality of billers into  
7 format compatible with said database;

8 ~~c. processing capacity~~ a bill report processor coupled to said database, said bill  
9 data processor being capable of allowing at least some of said plurality of billers to  
10 review and obtain reports in real time from data relating to said billers and the status of  
11 said biller's bills stored in said database;

12 ~~d. a bill security element which prohibits access to~~ said database ~~inaccessible to~~ by  
13 any entity not having encrypted access to said database;

14 a bill payment processor capable of communicating with a plurality of financial  
15 institutions in order to couple said financial institutions to said database in order to  
16 facilitate payment of bills; and

17 ~~e. processing capacity~~ a portal interface element coupled to said database, said  
18 portal interface element being capable of supporting a plurality of visual interfaces each  
19 associated with a different web portal or bill presentment and payment website, each  
20 visual interface being associated with ~~at~~ a different web portal or bill presentment and

21 ~~payment website from other of said visual interfaces, each of said visual interfaces~~  
22 ~~capable of allowing a consumer to review and pay said consumer's bills and thereby~~  
23 ~~change information in said database only if said consumer has been authorized access to~~  
24 ~~said database by a credit verifier; a process for allowing a consumer to pay bills from one~~  
25 ~~of said visual interfaces, comprising: interfaces;~~  
26 ~~a. receiving wherein said portal interface element is adapted to prompt said consumer, via~~  
27 ~~said visual interface, for logon information and to receive from said consumer, via said~~  
28 ~~visual interface, logon information; b. initiating information which is used to initiate an~~  
29 ~~interactive session via said bill security element with a credit verifier to obtain~~  
30 ~~authorization for said consumer to have access to information from said database; c. after~~  
31 ~~said database, whereupon if authorization from said credit verifier has been is received~~  
32 ~~from said credit verifier, said portal interface element is adapted to allowing allow said~~  
33 ~~consumer to access information in said database in order to pay bills.~~

1 9. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said consumer uses a may use any  
3 one of a plurality of different ones of said visual interfaces on a web site. to receive and  
4 pay bills.

1 10. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said portal interface element is

3 adapted to allow said consumer also reviews to use said visual interface on its associated  
4 website to review and pay a plurality of bills from a plurality of billers.

1 11. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said bill report processor is adapted  
3 to allow said consumer also inquires to use one of said visual interfaces on a website to  
4 inquire online about the status of at least one bill, said inquiry being conveyed by said  
5 system to particular billers. the particular biller.

1 12. (Original) ~~A process according to claim 11 in which~~ An electronic bill  
2 presentment and payment system as defined in Claim 11, wherein said bill data processor  
3 is adapted to allow said system to establish an interactive session is established between  
4 said consumer and at least one of said billers. the particular biller.

1 13. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said bill payment processor is  
3 adapted to allow said consumer pays to pay bills using a credit card.

1 14. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said bill report processor is adapted  
3 to allow said consumer receives to receive reports from said system.

1 15. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said bill report processor is adapted  
3 to allow said system to automatically ~~notifies~~ notify a biller when a consumer has paid a  
4 bill.

1 16. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said bill data processor is adapted to  
3 allow a biller ~~modifies,~~ to modify, online, the format in which a bill is presented to said  
4 consumer on said visual interface.

1 17. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said portal interface element is  
3 adapted to allow said consumer ~~modifies,~~ to modify, online, the format in which a bill is  
4 presented to said consumer on said visual interface.

1 18. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said bill report processor is adapted  
3 to allow said consumer ~~selects~~ to select for review bills coming due on a certain date.

1 19. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said bill report processor is adapted  
3 to allow said consumer ~~selects~~ to select for review bills overdue.

1 20. (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment  
2 and payment system as defined in Claim 8, wherein said portal interface element is  
3 adapted to allow said consumer ~~pays to pay~~ bills from a plurality of different visual  
4 interfaces, each on a different site.

1 21. Cancelled.